

Debtor 1 CHRISTOPHER TOD HEPLERDebtor 2 KERRY JOYCE HEPLER
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 12-11454TPAForm 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage InformationName of creditor: AMERICAN LOAN SERVICINGCourt claim no. (if known):
05Last 4 digits of any number you use to identify the debtor's account 1 8 2 8Property Address: 573 UPPER SAGE RUN RD
OIL CITY PA 16301**Part 2: Cure Amount****Total cure disbursements made by the trustee:****Amount**

a. Allowed prepetition arrearage:	(a) \$ <u>0.00</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>0.00</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>0.00</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,490.48

The next postpetition payment is due on

1 / 1 / 2018
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 CHRISTOPHER TOD HEPLER
Name

Case number (if known) 12-11454TPA

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 02/08/2018

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **CHRISTOPHER TOD HEPLER**
Name

Case number (if known) **12-11454TPA**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3)</u>				
05/23/2013	0846007	KONDAUR CAPITAL CORPORATION*	AMOUNTS DISBURSED TO CREDITOR	1,490.48
06/25/2013	0850162	KONDAUR CAPITAL CORPORATION*	AMOUNTS DISBURSED TO CREDITOR	1,490.48
07/25/2013	0854362	KONDAUR CAPITAL CORPORATION*	AMOUNTS DISBURSED TO CREDITOR	1,490.48
08/27/2013	0856790	AMERICAN PENSION SERVICES	AMOUNTS DISBURSED TO CREDITOR	1,490.48
09/26/2013	0860958	AMERICAN PENSION SERVICES	AMOUNTS DISBURSED TO CREDITOR	1,353.25
10/25/2013	0865070	AMERICAN PENSION SERVICES	AMOUNTS DISBURSED TO CREDITOR	1,393.63
11/22/2013	0869158	AMERICAN PENSION SERVICES	AMOUNTS DISBURSED TO CREDITOR	1,514.13
12/23/2013	0873168	AMERICAN PENSION SERVICES	AMOUNTS DISBURSED TO CREDITOR	1,600.23
01/28/2014	0877192	AMERICAN PENSION SERVICES	AMOUNTS DISBURSED TO CREDITOR	1,591.16
02/25/2014	0881373	AMERICAN PENSION SERVICES	AMOUNTS DISBURSED TO CREDITOR	1,490.48
03/25/2014	0885398	AMERICAN PENSION SERVICES	AMOUNTS DISBURSED TO CREDITOR	1,490.48
04/25/2014	0889451	AMERICAN PENSION SERVICES	AMOUNTS DISBURSED TO CREDITOR	1,490.48
05/28/2014	0893595	AMERICAN PENSION SERVICES	AMOUNTS DISBURSED TO CREDITOR	1,490.48
06/25/2014	0897657	AMERICAN PENSION SERVICES	AMOUNTS DISBURSED TO CREDITOR	1,490.48
07/24/2014	0901748	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
08/26/2014	0905843	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
09/29/2014	0909896	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
10/29/2014	0914070	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
11/24/2014	0918088	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
12/22/2014	0922737	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
01/27/2015	0926711	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
02/24/2015	0930898	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
03/26/2015	0934911	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
04/24/2015	0939053	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
05/26/2015	0943222	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
06/23/2015	0947245	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
07/28/2015	0951187	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
08/26/2015	0955305	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
09/28/2015	0959293	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
10/26/2015	0963167	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
11/24/2015	0967274	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
12/22/2015	0971383	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
01/26/2016	0975361	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
02/24/2016	0979382	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
03/28/2016	0983303	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
04/22/2016	0987642	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
05/24/2016	0991564	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
06/27/2016	1000285	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
07/26/2016	1004288	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
08/26/2016	1008259	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
09/27/2016	1012284	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
10/26/2016	1016206	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
11/21/2016	1019646	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
12/21/2016	1022893	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
01/27/2017	1026277	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
02/24/2017	1029783	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
03/28/2017	1033149	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
04/21/2017	1036543	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
05/25/2017	1039791	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
06/27/2017	1043138	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
07/25/2017	1046498	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
08/25/2017	1049808	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
09/26/2017	1053144	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
10/25/2017	1056517	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,490.48
11/21/2017	1059850	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,426.13
01/25/2018	1066469	AMERICAN LOAN SERVICING	AMOUNTS DISBURSED TO CREDITOR	64.35
				<hr/> 81,976.40

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

CHRISTOPHER TOD HEPLER
KERRY JOYCE HEPLER
573 UPPER SAGE RUN ROAD
OIL CITY, PA 16301

DANIEL P FOSTER ESQ**
FOSTER LAW OFFICES
1210 PARK AVE
MEADVILLE, PA 16335

AMERICAN LOAN SERVICING
1192 E DRAPER PKWY STE 205
DRAPER, UT 84020

JAMES C WARMBRODT ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

2/8/18

/s/ Renee Ward

Administrative Assistant
Office of the Chapter 13 Trustee